

## **MEDICARE SAVINGS PROGRAMS (MSP) ELIGIBILITY CRITERIA**

**When viewing the accompanying charts, it is important to remember that some states have MSP eligibility rules that are less restrictive than the rules used to determine eligibility for the Medicare Part D Low-Income Subsidy (LIS), while other states have MSP rules that are more restrictive than LIS rules.**

**Please see “Use of SSA LIS Leads Data as Basis for States’ Outreach to Potential MSP Eligibles” below for a more complete discussion of what the relationship between states’ MSP rules and LIS eligibility rules means.**

### **Background Information**

- Under the Medicaid statute, ALL states MUST use the eligibility rules of the SSI program as the starting point for determining eligibility for the MSP groups. The three MSP groups are:
  - Qualified Medicare Beneficiaries (QMB)
  - Specified Low-Income Medicare Beneficiaries (SLMB)
  - Qualifying Individuals (QI)
- The accompanying charts compare the criteria used by states to determine eligibility for the Medicare Savings Program (MSP) eligibility groups to the eligibility rules used by the full Supplemental Security Income (SSI) program.
- Because Low-Income Subsidy (LIS) eligibility is based on rules that are different than the full SSI program rules, there is no accurate and reliable way to correlate states’ MSP eligibility criteria to LIS eligibility criteria. Some examples of the differences between SSI program rules and LIS rules are:
  - LIS eligibility takes into account additional family members. SSI eligibility does not.
  - LIS eligibility combines the income and resources of married couples, even if only one member is applying. SSI uses a more complicated process of “deeming” income and resources from a non-applicant member of a couple to an applicant.
  - LIS eligibility excludes most non-liquid resources. SSI eligibility counts most non-liquid resources.
- Under the Medicaid statute, states can deviate from using the rules of the full SSI program in determining eligibility for the MSP groups ONLY under the authority of section 1902(r)(2) of the Act.
- Under section 1902(r)(2), States can use less restrictive income and/or resource rules than are used by the full SSI program when determining eligibility for the MSP groups.

- Under CMS regulations, states MUST describe ALL less restrictive income and/or resource rules that are applied to the MSP groups in the state's Medicaid plan.
- If a state uses less restrictive income and/or resource rules that are not described in its Medicaid plan, the state is out of compliance with the Medicaid statute and regulations and risks having a compliance action taken against it by CMS.
- For this reason, the currently approved state Medicaid plan is the sole official source of accurate information about the rules under which a state determines eligibility for the MSP groups.
- The information in the accompanying charts is taken directly and specifically from the relevant pages of each state's currently approved Medicaid plan. The information is accurate as of June 3, 2005.

### Use of SSA LIS Leads Data as Basis for States' Outreach to Potential MSP Eligibles

#### High Correlation States

As explained previously, there are differences between SSI and LIS eligibility rules that make attempts to correlate states' MSP eligibility rules with LIS eligibility rules generally unreliable. However, it is nevertheless reasonable to say that in certain states there is enough correlation between those states' MSP rules and the LIS rules that for someone who is LIS eligible, it is likely that the person would also be MSP eligible. The states where this correlation exists are:

- Alabama
- Arizona
- Delaware
- Mississippi
- Minnesota

A reasonable correlation between LIS rules and MSP rules exists in these states because these states exclude all (or in the case of Minnesota, nearly all) resources in determining MSP eligibility, while under LIS some resources are counted. This makes MSP resource rules in these states inherently less restrictive than LIS resource rules, which in turn means that a person who is resource eligible for LIS will also be resource eligible for MSP in these states.

Further, while LIS uses different resource rules than SSI, the income eligibility rules for LIS are almost identical to SSI's income rules, which are also the starting point for income eligibility for the MSP groups. Thus, states' MSP income eligibility rules are generally no more restrictive than LIS income rules, and because of section 1902(r)(2) may even be less restrictive than both the SSI and the similar LIS rules. Coupled with a disregard of most if not all resources in the five states listed above, this produces a fairly high degree of correlation between MSP eligibility and LIS eligibility in those states, although it must be emphasized that because of such factors as

different treatment of family size and deeming vs. combining income and resources for couples, the correlation is not and cannot be exact.

### Low Correlation States

However, it is important to note that this correlation between state MSP rules and LIS rules does not exist outside of these five states. Limited disregards of specific types or amounts of income or resources apply to applicants on an individual basis, not across the board to all applicants. For example:

- A disregard of a second vehicle applies only to someone who has two vehicles to begin with.
- A disregard of wages paid by the Census Bureau for temporary census activities applies only to someone who actually worked for the Census Bureau performing such activities.
- A disregard of in-kind support and maintenance applies only to someone who is receiving shelter or food from another person.
- A disregard of real property that is in the process of being sold applies only to someone who has countable excess real property that he or she is trying to sell.

In other words, only a total disregard of resources, which occurs only in the five states discussed previously, can bring a state's MSP eligibility criteria more or less into line with LIS eligibility criteria.

## MEDICARE SAVINGS PROGRAMS (MSP) ELIGIBILITY CRITERIA

### STATE MEDICAID PLANS THAT CONTAIN LESS RESTRICTIVE INCOME OR RESOURCE METHODOLOGIES THAN THOSE OF THE SSI PROGRAM (CURRENT AS OF 06/03/2005)

State	Less Restrictive Methodology Than SSI		Income	Resources
	YES (37 States)	NO		
Alabama	YES		X	X
Alaska	YES		X	X
Arizona	YES		X	X
Arkansas		NO		
California	YES			X
Colorado	YES		X	
Connecticut	YES			X
Delaware	YES		X	X
District of Columbia		NO		
Florida	YES		X	
Georgia	YES		X	
Hawaii	YES			X
Idaho	YES		X	X
Illinois	YES		X	X
Indiana	YES		X	X
Iowa	YES		X	X
Kansas	YES		X	X
Kentucky	YES		X	
Louisiana		NO		
Maine	YES		X	X
Maryland	YES		X	X
Massachusetts	YES		X	X
Michigan	YES		X	X
Minnesota	YES		X	X
Mississippi	YES		X	X
Missouri	YES			X
Montana	YES		X	X
Nebraska	YES		X	X
Nevada	YES		X	X
New Hampshire		NO		
New Jersey		NO		
New Mexico		NO		
New York		NO		
North Carolina	YES			X
North Dakota	YES		X	X
Ohio		NO		
Oklahoma		NO		
Oregon		NO		
Pennsylvania	YES		X	
Rhode Island		NO		
South Carolina	YES		X	X
South Dakota	YES		X	X
Tennessee	YES		X	X
Texas		NO		
Utah	YES		X	X
Vermont	YES			X
Virginia	YES			X
Washington	YES		X	X
West Virginia		NO		
Wisconsin		NO		
Wyoming	YES		X	X

(Shaded States disregard all [or nearly all] resources in determining MSP eligibility.)

**MEDICARE SAVINGS PROGRAMS (MSP) ELIGIBILITY CRITERIA**

**LISTING OF CRITERIA FROM STATE MEDICAID PLANS THAT CONTAIN LESS RESTRICTIVE INCOME OR RESOURCE METHODOLOGIES THAN THOSE OF THE SSI PROGRAM FOR ANY OF THE MSP ELIGIBILITY GROUPS**

- **STATES (37) WITH LESS RESTRICTIVE INCOME OR RESOURCE METHODOLOGIES (CURRENT AS OF 6/03/2005)**

<b>STATE</b>	<b>INCOME / RESOURCE</b>	<b>DESCRIPTION OF LESS RESTRICTIVE CRITERIA</b>
<b>Alabama</b>	Income	All MSP <ul style="list-style-type: none"> <li>• Interest and dividend income is excluded.</li> </ul> QMB, SLMB only <ul style="list-style-type: none"> <li>• In-kind support and maintenance is excluded.</li> <li>• Fluctuating income may be averaged for the past 6 months and projected for 12 months.</li> <li>• Interest and dividend income is excluded.</li> </ul>
	Resources	All MSP <ul style="list-style-type: none"> <li>• All resources are excluded.</li> </ul>
<b>Alaska</b>	Income	All MSP <ul style="list-style-type: none"> <li>• Dividend and benefit payments received from the Alaska Permanent Fund Dividend Program are excluded.</li> </ul> QMB only <ul style="list-style-type: none"> <li>• Payments received from the Alaska Longevity Bonus Program are excluded.</li> </ul>
	Resources	QMB only <ul style="list-style-type: none"> <li>• Cash distributions from Alaska Native Claims Settlement Act corporations up to \$2,000 per individual per calendar year are excluded each year, are excluded indefinitely, and do not affect the exclusion of cash distributions made in subsequent years.</li> <li>• Dividend and benefit payments received from the Alaska Permanent Fund Dividend Program are excluded.</li> </ul>
<b>Arizona</b>	Income	All MSP <ul style="list-style-type: none"> <li>• For an applicant or recipient living with a spouse, the computation rules for an eligible couple shall be followed, even when the spouse is not eligible for or applying for SSI or Medicaid benefits.</li> </ul>

STATE	INCOME / RESOURCE	DESCRIPTION OF LESS RESTRICTIVE CRITERIA
<b>Arizona (cont'd)</b>	Income (cont'd)	All MSP (cont'd) <ul style="list-style-type: none"> <li>• For a couple living with a child (or children), a deduction from the combined net income of the couple shall be allowed as an allocation for each child.</li> <li>• For an applicant/recipient not living with a spouse but living with their child (or children), a deduction from the individual's net income shall be allowed as an allocation for each child.</li> <li>• For an applicant/recipient who is a child, the deemed income from an ineligible parent shall allow an allocation for both eligible and ineligible children of the parent(s).</li> <li>• Interest and dividend income from resources excluded under Section 1613(a) of the Social Security Act is excluded.</li> <li>• Wages paid by Census Bureau for temporary Census activities are excluded.</li> </ul>
	Resources	All MSP <ul style="list-style-type: none"> <li>• All resources are excluded.</li> </ul>
<b>Arkansas</b>	Income	Uses SSI criteria only
	Resources	Uses SSI criteria only
<b>California</b>	Income	Uses SSI criteria only
	Resources	QMB only <ul style="list-style-type: none"> <li>• A resource exclusion is given to an individual who has purchased a precertified long-term care insurance policy or health care service plan contract which covers long-term care and has used such policy or plan to pay for services.</li> <li>• Burial-related funds, under specific conditions, are excluded. All dividends and interest that accrue to and are not removed from such burial funds or policies are excluded.</li> <li>• Life insurance policies on the life of any individual in the family are exempt if the combined face value of all of the policies on the insured individual is \$1500 or less.</li> <li>• A resource disregard is allowed, equal to the amount of incurred medical bills that are unpaid in the month where there are excess resources for the entire month.</li> <li>• Japanese Reparation payments made by the Canadian government are excluded.</li> </ul>

STATE	INCOME / RESOURCE	DESCRIPTION OF LESS RESTRICTIVE CRITERIA
<b>California (cont'd)</b>	Resources (cont'd)	<p>QMB only (cont'd)</p> <ul style="list-style-type: none"> <li>• Where Japanese Reparation payments, whether made by the United States or Canadian governments, are converted to another form, amounts of otherwise excess, non-exempt resources sufficient to ensure that the amount of the exemption equals the amount of the reparation payments received by the individual or inherited by the spouse of the individual, or both, shall be excluded</li> <li>• In considering all of the various items of resources where the SSI program and the AFDC program have different methodologies, the least restrictive methodology shall be followed.</li> <li>• The value of resources shall be disregarded when there is a bona fide, good faith effort being made to sell or liquidate the resource.</li> <li>• Excludable restitution payments made to a holocaust victim or his or her heirs or beneficiaries shall be considered an exempt resource.</li> <li>• In addition to reasons for exemption under the SSI program, the principal residence, under specified conditions, is excluded.</li> </ul>
<b>Colorado</b>	Income	<p>All MSP</p> <ul style="list-style-type: none"> <li>• Wages paid by Census Bureau for temporary Census activities are excluded.</li> </ul>
	Resources	Uses SSI criteria only
<b>Connecticut</b>	Income	Uses SSI criteria only
	Resources	<p>QMB only</p> <ul style="list-style-type: none"> <li>• An applicant or recipient may be eligible for Title XIX as of the first day of the month in which they properly reduce assets to within the Title XIX limit.</li> <li>• An applicant or recipient is eligible for Title XIX for the entire month if they are eligible as of the first day but acquires assets in excess of the Title XIX limit during the month.</li> <li>• Assets, business and non-business, essential for self-support are excluded if business produces annual income greater than annual expense.</li> <li>• Energy assistance payments under any federal, state or local laws are excluded.</li> <li>• Asset disregard given to an individual who purchases a CT pre-certified long-term care insurance policy (or a policy issued in another state that has a reciprocal agreement with CT).</li> </ul> <p>QI only</p> <ul style="list-style-type: none"> <li>• All resources are excluded.</li> </ul>

STATE	INCOME / RESOURCE	DESCRIPTION OF LESS RESTRICTIVE CRITERIA
<b>Delaware</b>	Income	All MSP <ul style="list-style-type: none"> <li>• Interest and dividend income is excluded.</li> <li>• Wages paid by Census Bureau for temporary Census activities are excluded.</li> </ul>
	Resources	All MSP <ul style="list-style-type: none"> <li>• All resources are excluded.</li> </ul>
<b>District of Columbia</b>	Income	Uses SSI criteria only
	Resources	Uses SSI criteria only
<b>Florida</b>	Income	All MSP <ul style="list-style-type: none"> <li>• When income is received more often than once per month, the monthly income from that source will be computed by first determining the weekly income amount and then multiplying by 4.</li> <li>• 5 week months are treated the same as 4 week months.</li> <li>• Fluctuating income will be projected by using the most recent 6 weeks of income (or less, if appropriate). In the event an individual would be terminated by the use of this methodology, actual income, if less, is used.</li> <li>• In-kind support and maintenance is excluded.</li> </ul>
	Resources	Uses SSI criteria only
<b>Georgia</b>	Income	QMB, SLMB only <ul style="list-style-type: none"> <li>• Countable Title II income is based on income received, rather than income entitlement, if the payment is reduced to recover a previous Title II overpayment.</li> <li>• In-kind support and maintenance is excluded.</li> <li>• Income from employment with Census Bureau is excluded.</li> </ul>
	Resources	Uses SSI criteria only
<b>Hawaii</b>	Income	Uses SSI criteria only
	Resources	All MSP <ul style="list-style-type: none"> <li>• Equity value of motor vehicles is excluded.</li> <li>• Value of bona fide funeral and burial plans or agreements is excluded.</li> </ul>
<b>Idaho</b>	Income	All MSP <ul style="list-style-type: none"> <li>• Wages paid by Census Bureau for temporary Census activities are excluded.</li> </ul>

STATE	INCOME / RESOURCE	DESCRIPTION OF LESS RESTRICTIVE CRITERIA
<b>Idaho (cont'd)</b>	Income (cont'd)	QMB only <ul style="list-style-type: none"> <li>Income disregard equal to the difference between the QMB income level and the Federal Poverty Level for the relevant family size, whose number includes the individual, the spouse (if any) and the dependent family member(s).</li> </ul>
	Resources	All MSP <ul style="list-style-type: none"> <li>Excess real property which cannot be sold without undue hardship to a joint owner is excluded.</li> </ul>
<b>Illinois</b>	Income	All MSP <ul style="list-style-type: none"> <li>Wages paid by Census Bureau for temporary Census activities are excluded.</li> </ul>
	Resources	QMB, SLMB only <ul style="list-style-type: none"> <li>Any resource necessary for self-support is excluded.</li> <li>Resources derived under IL “Senior Citizens &amp; Disabled Persons Property Tax Relief Act” are excluded.</li> </ul>
<b>Indiana</b>	Income	All MSP <ul style="list-style-type: none"> <li>In-kind support and maintenance is excluded.</li> <li>Wages paid by Census Bureau for temporary Census activities are excluded.</li> </ul>
	Resources	QMB, SLMB only <ul style="list-style-type: none"> <li>Non-exempt real property (including equity value) which would otherwise render an applicant ineligible is excluded if the person offers it for sale or rent.</li> <li>Income-producing property is excluded if the income is greater than the expenses of ownership.</li> </ul> QMB only <ul style="list-style-type: none"> <li>Resource exclusion for an individual who has purchased a qualified IN long term care insurance policy or a long term care insurance policy issued in another state that has entered in a reciprocal agreement with IN.</li> </ul>
<b>Iowa</b>	Income	All MSP <ul style="list-style-type: none"> <li>Wages paid by Census Bureau for temporary Census activities are excluded.</li> </ul>
	Resources	QMB only <ul style="list-style-type: none"> <li>An asset disregard, under specific conditions, is given to an individual who has purchased a precertified long-term care insurance policy and has used the policy to pay for certain medical costs.</li> </ul>

STATE	INCOME / RESOURCE	DESCRIPTION OF LESS RESTRICTIVE CRITERIA
<b>Kansas</b>	Income	<p>All MSP</p> <ul style="list-style-type: none"> <li>• Lump sum payments are excluded as income (but are countable as resources if retained in the month following the month of receipt).</li> <li>• Interest income, not exceeding \$50/month, is excluded.</li> <li>• Earnings of a child under the age of 18 are excluded.</li> <li>• Exclusion of an amount of income resulting from self-employment, when the income is produced from active management of property or active production of income.</li> <li>• Income-in-kind is excluded.</li> <li>• The first \$50/month of irregular, occasional or unpredictable gift income is excluded.</li> <li>• All interest earned on an IDA account funded under the Assets for Independence Act is excluded.</li> <li>• Wages paid by Census Bureau for temporary Census activities are excluded.</li> </ul>
	Resources	<p>All MSP</p> <ul style="list-style-type: none"> <li>• If a person enters an institutional living arrangement for long-term care, the home shall retain its exempt status for 3 months.</li> <li>• Additional motor vehicles may be exempt if essential for employment or self-support, among other specified conditions.</li> <li>• Real and personal property which is essential for employment or self-employment or which produces incomes consistent with its fair market value is excluded.</li> <li>• All funds in IDA accounts funded under the Assets for Independence Act are excluded.</li> <li>• If an individual owns excess nonexempt real or personal property (other than liquid cash assets), assistance can be provided for up to 9 months while a bona fide effort is made to dispose of the property.</li> <li>• If individual is resource eligible for one day in the month, they are resource eligible for the entire month.</li> <li>• Resources that an individual owns jointly with a non-legally responsible person shall not be considered if the individual can demonstrate that his or her interest in the resource meets certain specific conditions.</li> </ul>
<b>Kentucky</b>	Income	<p>All MSP</p> <ul style="list-style-type: none"> <li>• Wages paid by Census Bureau for temporary Census activities are excluded.</li> <li>• Income paid to individuals from Tobacco Settlement between states and tobacco manufacturers is excluded.</li> </ul>

STATE	INCOME / RESOURCE	DESCRIPTION OF LESS RESTRICTIVE CRITERIA
<b>Kentucky (cont'd)</b>	Resources	Uses SSI criteria only
<b>Louisiana</b>	Income	Uses SSI criteria only
	Resources	Uses SSI criteria only
<b>Maine</b>	Income	<p>All MSP</p> <ul style="list-style-type: none"> <li>• First \$400 month of earned income is excluded for a student regularly attending school.</li> <li>• Disregard an amount of income deemed from ineligible spouse that is equal to SSI ineligible child allocation amount.</li> </ul> <p>QMB Only</p> <ul style="list-style-type: none"> <li>• Same disregards as used in optional state supplement program.</li> </ul>
	Resources	<p>All MSP</p> <ul style="list-style-type: none"> <li>• Exclude assets up to \$8,000 (\$12,000 for a household of 2).</li> <li>• Exclude second vehicle necessary for employment, medical treatment or for essential daily activities.</li> <li>• Exclude funds in IDA accounts funded under Assets for Independence Act.</li> </ul> <p>QMB only</p> <ul style="list-style-type: none"> <li>• Asset qualifications met if individual/couple are under applicable asset limit any day of the month.</li> <li>• Real property for sale is excluded.</li> <li>• Exclude portion of resources drawn by a voucher to encumber funds for payment of a legal debt.</li> </ul>
<b>Maryland</b>	Income	<p>All MSP</p> <ul style="list-style-type: none"> <li>• Earned or unearned in-kind income is excluded.</li> <li>• Training allowances and expenses are excluded.</li> <li>• Educational work-study earnings, stipends, and reimbursement for out-of-pocket expenses are excluded.</li> <li>• Payments received under a crime victim's compensation program are excluded.</li> <li>• Interest income accrued to bank accounts is excluded.</li> <li>• All grants, loans, scholarships, fellowships, training allowances for educational purposes and all educational expenses are excluded.</li> <li>• All charitable contributions received are excluded.</li> <li>• Infrequent or irregular unearned income is excluded up to \$200/6-months, and earned income up to \$30/qtr.</li> </ul>

STATE	INCOME / RESOURCE	DESCRIPTION OF LESS RESTRICTIVE CRITERIA
<b>Maryland (cont'd)</b>	Income (cont'd)	All MSP (cont'd) <ul style="list-style-type: none"> <li>• Room and/or board income received from person living in home is excluded.</li> <li>• For calculation of rental property income and self-employment income, 50% is deducted from gross earnings as cost to produce the income.</li> </ul>
	Resources	All MSP <ul style="list-style-type: none"> <li>• Most vehicles owned by family members, regardless of value, are excluded.</li> <li>• Proceeds from irrevocable or revocable burial or funeral plans are excluded. \$1,500 of other liquid assets for burial or funeral are excluded.</li> <li>• Income producing property is excluded if it produces annual income consistent with fair market value.</li> </ul>
<b>Massachusetts</b>	Income	All MSP <ul style="list-style-type: none"> <li>• Wages paid by Census Bureau for temporary Census activities are excluded.</li> <li>• Federal unemployment benefits paid following termination of Census Bureau employment are excluded.</li> </ul>
	Resources	QMB only <ul style="list-style-type: none"> <li>• Individuals are allowed to set aside up to \$1,500 in funds for burial arrangements. The amount of such funds is not reduced by the amount of funds set aside in a prepaid irrevocable burial plan as is required by 42 CFR 1231(b)(5)(ii).</li> <li>• The former home of an institutionalized individual is exempt when:               <ul style="list-style-type: none"> <li>- a sibling has an equity interest in the home and was residing there for at least one year before the date of the applicant's admission to the medical institution;</li> <li>- a son or daughter was residing in the applicant/recipient's home for at least two years before the date of the applicant's admission to the medical institution;</li> <li>- the applicant or recipient owns long-term care insurance whose coverage meets the requirements of 211 CMR 65.00.</li> </ul> </li> </ul>
<b>Michigan</b>	Income	QMB only <ul style="list-style-type: none"> <li>• In-kind support and maintenance is excluded.</li> </ul>

STATE	INCOME / RESOURCE	DESCRIPTION OF LESS RESTRICTIVE CRITERIA
<b>Michigan (cont'd)</b>	Resources	All MSP <ul style="list-style-type: none"> <li>• Funds on deposit in an Individual Development Account (IDA), interest earned on an IDA, and matching funds deposited in the IDA are excluded.</li> </ul>
<b>Minnesota</b>	Income	All MSP <ul style="list-style-type: none"> <li>• Widow/Widower exclusion of all RSDI cost of living increases</li> <li>• Pickle amendment exclusion of RSDI cost of living adjustments</li> <li>• Disabled adult children exclusion of RSDI benefits</li> <li>• Exclude annual RSDI COLA adjustment from January through June each year</li> <li>• Exclude income of individual deemed to be an SSI recipient</li> <li>• Community spouse monthly income allowance and family allowance are excluded.</li> <li>• Wages paid by Census Bureau for temporary Census activities are excluded.</li> </ul>
	Resources	All MSP <ul style="list-style-type: none"> <li>• Homestead exclusion of a person residing in a long term care facility.</li> <li>• Exclude \$8,000 in non-excluded assets for an individual and \$15,000 for a couple.</li> </ul>
<b>Mississippi</b>	Income	All MSP <ul style="list-style-type: none"> <li>• Value of in-kind support and maintenance is excluded.</li> <li>• \$20 General Exclusion is raised to a \$50 General Exclusion.</li> <li>• Eliminate SSI budgeting practice that requires an eligible individual who is married to an ineligible spouse to be eligible as both an individual and as a member of a couple. Replaced with one test whereby couple's income is combined.</li> <li>• Interest, dividend and royalty income, that does not exceed \$5/month, is excluded.</li> <li>• Allow couples to be budgeted for eligibility separately when living together and one member of the couple is enrolled in a HCBS Waiver Program or Hospice Care Coverage Group.</li> <li>• Wages paid by Census Bureau for temporary Census activities are excluded.</li> </ul>
	Resources	All MSP <ul style="list-style-type: none"> <li>• All resources are excluded.</li> </ul>

STATE	INCOME / RESOURCE	DESCRIPTION OF LESS RESTRICTIVE CRITERIA
<b>Missouri</b>	Income	Uses SSI criteria only
	Resources	<p>All MSP</p> <ul style="list-style-type: none"> <li>• Applicant may receive coverage for the full month if they are resource eligible at any time during the month.</li> <li>• Value of burial plots is excluded.</li> <li>• Value of property used by an applicant in the course of business or employment is excluded.</li> <li>• Value of life estate is excluded.</li> <li>• Cash from the involuntary conversion of real property (due to fire, flood, eminent domain or the like) is excluded for one year from the date of receipt of funds.</li> <li>• \$1,500 maximum exclusion is applied to cash surrender value of life insurance and/or amount deposited in prepaid burial contracts.</li> <li>• In addition to financial instruments with a definite cash value, real or personal property may be designated as burial funds.</li> </ul>
<b>Montana</b>	Income	<p>All MSP</p> <ul style="list-style-type: none"> <li>• Wages paid by Census Bureau for temporary Census activities are excluded.</li> <li>• All TANF cash assistance payments are excluded.</li> </ul>
	Resources	<p>All MSP</p> <ul style="list-style-type: none"> <li>• All funds, including interest, contained in an Individual Development Account (IDA) are excluded.</li> </ul> <p>QMB, SLMB only</p> <ul style="list-style-type: none"> <li>• Contracts for deed are excluded if the terms of the contracts require at least annual payments and the terms of the contracts are being met.</li> <li>• Life estates are excluded if used to produce income consistent with the value of the property.</li> </ul>
<b>Nebraska</b>	Income	<p>All MSP</p> <ul style="list-style-type: none"> <li>• All income deposited in an IDA account funded under the Assets for Independence Act is excluded.</li> <li>• All interest earned on an IDA account funded under the Assets for Independence Act is excluded.</li> </ul>
	Resources	<p>All MSP</p> <ul style="list-style-type: none"> <li>• All funds in IDA accounts funded under the Assets for Independence Act are excluded.</li> </ul>

STATE	INCOME / RESOURCE	DESCRIPTION OF LESS RESTRICTIVE CRITERIA
Nevada	Income	All MSP <ul style="list-style-type: none"> <li>• Wages paid by Census Bureau for temporary Census activities are excluded.</li> <li>• When the governor declares an economic crisis, Unemployment Insurance Benefits will be excluded until the month following the month the Governor declares the economic crisis is over.</li> <li>• All otherwise countable income deposited in an IDA account funded under the Assets for Independence Act is excluded.</li> <li>• All otherwise countable income deposited in an IDA account authorized under Section 404 is excluded.</li> <li>• All interest earned on an IDA account funded under the Assets for Independence Act is excluded.</li> </ul>
	Resources	All MSP <ul style="list-style-type: none"> <li>• All funds in IDA accounts funded under the Assets for Independence Act are excluded.</li> </ul> QMB only <ul style="list-style-type: none"> <li>• Property exclusion is allowed when the property is for sale at market value and no offers to purchase have been received (the property must remain for sale while the client receives assistance).</li> <li>• SSI deeming provisions (parent to child) are not imposed. Only child's resources are considered.</li> <li>• An applicant or recipient may be resource eligible in a month if resources are under the resource limits on any day of the month.</li> </ul>
New Hampshire	Income	Uses SSI criteria only
	Resources	Uses SSI criteria only
New Jersey	Income	Uses SSI criteria only
	Resources	Uses SSI criteria only
New Mexico	Income	Uses SSI criteria only
	Resources	Uses SSI criteria only
New York	Income	Uses SSI criteria only
	Resources	Uses SSI criteria only

STATE	INCOME / RESOURCE	DESCRIPTION OF LESS RESTRICTIVE CRITERIA
<b>North Carolina</b>	Income	Uses SSI criteria only
	Resources	<p>All MSP</p> <ul style="list-style-type: none"> <li>• Current market value for real property is the tax assessed value.</li> <li>• Value of life estate interest in real property is excluded for those not receiving optional State Supplements.</li> <li>• Value of burial plots is excluded.</li> <li>• Cash value of life insurance, when the total face value of all cash value bearing life insurance policies does not exceed \$10,000, is excluded.</li> <li>• Up to \$12,000 of real property contiguous to principal place of residence when the individual has no ownership interest in his principal place of residence.</li> </ul>
<b>North Dakota</b>	Income	<p>All MSP</p> <ul style="list-style-type: none"> <li>• Legally appointed guardian or conservator may be allowed to retain 5% of a recipient's monthly benefits as reimbursement for services.</li> <li>• The first \$25 of unearned income from rental of rooms, apartments, or other property is excluded.</li> <li>• Income in-kind is excluded, except if income in-kind is in lieu of wages.</li> <li>• Interest that remains in an investment account is treated as a resource rather than income.</li> <li>• Extra checks of earned or unearned income received from a regularly recurring income source are excluded. (The last check received in the month is considered the extra check.)</li> <li>• Allow reasonable child care costs necessary for employment or training to be deducted from income.</li> <li>• TANF cash grant is excluded.</li> <li>• The first \$50/month of current child support, received on behalf of children, will be excluded.</li> <li>• Reasonable adult dependent care expenses incurred for any incapacitated or disabled adult in the Medicaid unit are allowed as a deduction from income so a caretaker or spouse can work or attend training.</li> <li>• The cost to purchase or rent a car safety seat, for a child through age 10, is allowed as a deduction.</li> <li>• Subsidized guardianship payments for children are excluded.</li> <li>• Exclude payments from the Child and Adult Food Program for meals and snacks to licensed families who provide daycare in their home.</li> </ul>

STATE	INCOME / RESOURCE	DESCRIPTION OF LESS RESTRICTIVE CRITERIA
<b>North Dakota (cont'd)</b>	Resources	QMB only <ul style="list-style-type: none"> <li>• Rental or real property which is not saleable without working an undue hardship is excluded.</li> <li>• Prepayments or deposits for burial expenses, which total \$3,000 or less, are excluded.</li> <li>• An applicant/recipient may rebut, under specified conditions, the presumption of the salability of “contractual rights to receive payments.”</li> <li>• Eligibility for a full month if an individual attains resource eligibility on any day of the month.</li> <li>• A life estate will be excluded.</li> <li>• Mineral acres are excluded.</li> </ul>
<b>Ohio</b>	Income	Uses SSI criteria only
	Resources	Uses SSI criteria only
<b>Oklahoma</b>	Income	Uses SSI criteria only
	Resources	Uses SSI criteria only
<b>Oregon</b>	Income	Uses SSI criteria only
	Resources	Uses SSI criteria only
<b>Pennsylvania</b>	Income	All MSP <ul style="list-style-type: none"> <li>• Wages paid by Census Bureau for temporary Census activities are excluded.</li> </ul>
	Resources	Uses SSI criteria only
<b>Rhode Island</b>	Income	Uses SSI criteria only
	Resources	Uses SSI criteria only
<b>South Carolina</b>	Income	QMB, SLMB only <ul style="list-style-type: none"> <li>• In-kind support and maintenance is excluded.</li> </ul>
	Resources	All MSP <ul style="list-style-type: none"> <li>• In developing burial fund exclusion, the amount which can be designated for burial is not offset by face value of life insurance policies where the total face value of all policies owned by the individual is less than \$1500.</li> </ul>

STATE	INCOME / RESOURCE	DESCRIPTION OF LESS RESTRICTIVE CRITERIA
<b>South Carolina (cont'd)</b>	Resources (cont'd)	QMB, SLMB only <ul style="list-style-type: none"> <li>• Life estate interest in real property is excluded.</li> <li>• Undivided interest in heir's property is excluded.</li> <li>• Cash value of life insurance is excluded if the combined face value of all policies is \$5000 or less.</li> <li>• Individual is eligible for the entire month if they meet resource standard at any time during the month.</li> </ul>
<b>South Dakota</b>	Income	All MSP <ul style="list-style-type: none"> <li>• Wages paid by Census Bureau for temporary Census activities are excluded.</li> <li>• Income-in-kind is excluded.</li> </ul>
	Resources	All MSP <ul style="list-style-type: none"> <li>• Individual is eligible for the entire month if they meet resource standard at any time during the month.</li> </ul>
<b>Tennessee</b>	Income	All MSP <ul style="list-style-type: none"> <li>• For all aspects of eligibility other than resources, an individual is eligible for the entire month if eligibility is attained at any time during the month.</li> </ul>
	Resources	QMB, SLMB only <ul style="list-style-type: none"> <li>• All equity value in business/non-business resources used to produce income is excluded.</li> <li>• Individual is eligible for the entire month if they meet resource standard at any time during the month.</li> </ul>
<b>Texas</b>	Income	Uses SSI criteria only
	Resources	Uses SSI criteria only
<b>Utah</b>	Income	All MSP <ul style="list-style-type: none"> <li>• Interest accrued on funds an individual contributes to a demonstration Individual Development Account is excluded.</li> <li>• Wages paid by Census Bureau for temporary Census activities are excluded.</li> <li>• Exclusion for allowable business expenses in determining self-employment net profit.</li> </ul>

STATE	INCOME / RESOURCE	DESCRIPTION OF LESS RESTRICTIVE CRITERIA
<b>Utah (cont'd)</b>	Resources	All MSP <ul style="list-style-type: none"> <li>• Interest on and any funds contributed to a demonstration Individual Development Account are excluded.</li> <li>• Retirement accounts and a second vehicle needed for a working spouse or child, originally excluded under the BBA working disabled group, will continue to be excluded under other groups for the life of the individual.</li> </ul>
<b>Vermont</b>	Income	Uses SSI criteria only
	Resources	All MSP <ul style="list-style-type: none"> <li>• Real property for sale is excluded.</li> <li>• Automobiles of any value excluded.</li> <li>• No limit on equity value of property used to produce goods for home consumption.</li> <li>• Life estates in real property are excluded when owner does not retain power to sell.</li> <li>• Separately identifiable burial funds, not to exceed \$10,000, for burial expenses are excluded.</li> <li>• Annuities excluded if created more than 36 months before application.</li> </ul>
<b>Virginia</b>	Income	Uses SSI criteria only
	Resources	All MSP <ul style="list-style-type: none"> <li>• Burial expenses of an applicant/recipient or that individual's spouse are excluded, not to exceed \$3,500 for an individual or \$3,500 for their spouse.</li> <li>• Cemetery plots are excluded regardless of number owned.</li> <li>• Life rights to real property are excluded.</li> <li>• Real property for sell is excluded provided a "reasonable effort to sell" has been made.</li> <li>• Exclusion of life, retirement, and other related types of insurance policies with face values totaling \$1,500 or less.</li> <li>• An individual shall be eligible in a month if their resources were at or below the resource standard on any day of the month.</li> </ul>

STATE	INCOME / RESOURCE	DESCRIPTION OF LESS RESTRICTIVE CRITERIA
<b>Washington</b>	Income	<p>All MSP</p> <ul style="list-style-type: none"> <li>Wages paid by Census Bureau for temporary Census activities are excluded.</li> </ul> <p>QMB, SLMB only</p> <ul style="list-style-type: none"> <li>An amount equal to that expended on medical expenses is excluded when determining the available income for an individual.</li> </ul> <p>QMB only</p> <ul style="list-style-type: none"> <li>Unearned income withheld, prior to receipt by the individual, for income tax purposes, or otherwise withheld beyond the individual's control, is considered exempt.</li> </ul>
	Resources	<p>All MSP</p> <ul style="list-style-type: none"> <li>A resource disregard is provided when an individual has purchased a long term care insurance policy approved by the WA Insurance Commissioner, under WA Long-Term Care Partnership Program.</li> <li>All funds in IDA accounts funded under the Assets for Independence Act are excluded.</li> </ul> <p>QMB only</p> <ul style="list-style-type: none"> <li>Recoveries of insurance proceeds or other assets are excluded when determining the countable resources for a Holocaust survivor.</li> </ul>
<b>West Virginia</b>	Income	Uses SSI criteria only
	Resources	Uses SSI criteria only
<b>Wisconsin</b>	Income	Uses SSI criteria only
	Resources	Uses SSI criteria only
<b>Wyoming</b>	Income	<p>All MSP</p> <ul style="list-style-type: none"> <li>Exclusion for allowable business expenses in determining self-employment net profit.</li> <li>All TANF, POWER payments are excluded.</li> <li>Wages paid by Census Bureau for temporary Census activities are excluded.</li> </ul> <p>QMB only</p> <ul style="list-style-type: none"> <li>One-Third value rule will be applied where in-kind support and maintenance are provided to the applicant/recipient for 100% of food and shelter costs.</li> </ul>

STATE	INCOME / RESOURCE	DESCRIPTION OF LESS RESTRICTIVE CRITERIA
Wyoming (cont'd)	Resources	<p>All MSP</p> <ul style="list-style-type: none"> <li>• An individual who has been determined eligible and who has been institutionalized as a Medicaid recipient for at least 6 months may have those excess resources which are due to the value of a residence excluded while a “bona fide effort to sell” the residence is undertaken.</li> <li>• A commercial (non-employment related) annuity, purchased by or for an individual using that person’s assets, may only be excluded when specific conditions are met.</li> </ul>